

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-34249-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ann Siedzik  
569 Valley Rd  
Clifton, NJ 07013

Social Security No.:  
xxx-xx-8645

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 18, 2021

JAN: sjp

Jeanne Naughton  
Clerk

In re:  
Ann Siedzik  
Debtor

Case No. 17-34249-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 18, 2021

User: admin  
Form ID: cscnodsc

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2021:

Recip ID	Recipient Name and Address
db	+ Ann Siedzik, 569 Valley Rd, Clifton, NJ 07013-2237
cr	+ ALLY BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ J.P. Morgan Mortgage Acquisition Corp. c/o Rushmor, PO Box 55004, Irvine, CA 92619-5004
cr	+ LoanCare, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170, Duluth, GA 30097-8461
517411393	+ ALLY BANK, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
517281872	+ Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517206653	+ IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
519294271	+ J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
519294272	+ J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services 92619-2708
517280533	+ KeyBank, N.A. as S.B.M. to First Niagara Bank, N.A, 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
518261994	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518261995	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach, VA 23450-8068
517206655	+ Sallie Mae Inc, PO Box 3319, Wilmington, DE 19804-4319
517206657	+ Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 18 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 18 2021 20:28:00	LoanCare, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/PDF: gecsed@recoverycorp.com	Nov 18 2021 20:34:29	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517206650	Email/Text: ebn@americollect.com	Nov 18 2021 20:29:00	Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221
517206649	+ Email/Text: EBNProcessing@afni.com	Nov 18 2021 20:29:00	Afni, Po Box 3427, Bloomington, IL 61702-3427
517206651	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 18 2021 20:34:29	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517206652	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 18 2021 20:34:32	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517221615	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 18 2021 20:34:31	Capital One Auto Finance, a division of Capital

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			On, AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
517315941	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 18 2021 20:34:31	Capital One Auto Finance, c/o AIS Portfolio Serv, P.O. Box 4360, Houston, TX 77210-4360
517206646	+ Email/Text: clientservices@credit-control.com	Nov 18 2021 20:29:00	Central Loan Admin & Reporting, PO Box 77404, Trenton, NJ 08628-6404
517427558	Email/Text: G06041@att.com	Nov 18 2021 20:29:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
517280531	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 18 2021 20:29:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
517206648	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 18 2021 20:29:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
517206654	Email/Text: bk@mbb.net	Nov 18 2021 20:28:00	Med Business Bureau, 1460 Renaissance Dr #400, Park Ridge, IL 60068
517387347	Email/PDF: pa_dc_claims@navient.com	Nov 18 2021 20:34:32	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517325589	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2021 20:34:20	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517208224	+ Email/PDF: gecsed@recoverycorp.com	Nov 18 2021 20:34:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517441559	+ Email/Text: bncmail@w-legal.com	Nov 18 2021 20:29:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517206647	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
517206656	##+	Security Credit Services, LLC, 2653 W Oxford Loop, Ste 108, Oxford, MS 38655-2929

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

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Denise E. Carlon

on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor LoanCare LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas V. Rogers

on behalf of Creditor ALLY BANK nj.bkecf@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services LLC dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Ally Bank ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Ally Bank ecf@powerskirm.com

TOTAL: 10